NOV: 11971 REAL PROPERTY MORTGAGE **ORIGINAL** NAME AND ADDRESS OF MORTGAGOR(S) MORTGAGEE UNIVERSAL C.I.T. CREDIT COMPANY LEONA L. GARRETT 314 RIDGECREST DR. 10 WEST STONE AV. GREENVILLE, S. C. GREENVILLE, S. C. LOAN NUMBER DATE OF LOAN AMOUNT OF MORTGAGE PHANCE CHARGE INITIAL CHARGE CASH ADVANCE s- 6<u>360.00</u> 11-10-71 1597.04 4562.96 200.00 NUMBER OF INSTALMENTS DATE FIRST INSTALMENT DUE AMOUNT OF FIRST DATE FINAL INSTALMENT DUE AMOUNT OF OTHER 60 : 106.00 <u>: 106.00</u> 11-16-76

## THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$10,000.00

NOW, KNOW ALL MEN, that Mortgagor (all, if more than one), to secure payment of a Promissory Note of even date from Mortgagor to Universal C.E.T. Credit Company (hereafter "Mortgagee") in the above Total of Payments and all future advances from Mortgagee to Mortgagor, the Maximum Ourstanding of any given time not to exceed said amount stated above, hereby grants, bargains, sells, and releases to Mortgagee, its successors and assigns, the following described real estate

PARCEL OR LOT OF LAND SITUATE, LYING AND BEING ON THE SOUTHERN SIDE OF RIDGECREST DRIVE, IN THE WESTERN SIDE OF KENT LANE, IN THE CITY OF GREENVILLE COUNTY OF GREENVILLE, STATE OF SOUTH CAROLINA, AND KNOWN AND DESIGNATED AS LOT #45 OF A SUBDIVISION KNOWN AS VISTA HILLS, PLAT OF WHICH IS RECORDED IN THE R.M.C. OFFICE FOR GREENVILLE COUNTY PLAT BOOK "P", AT PAGE 149, SAID LOT HAVING SUCH METES AND BOUNDS AS SHOWN THEREON.

REENVILLE CO. S. C.
HOTH 10 55 MI 71
HOTH FARMSWORTH

TO HAVE AND TO HOLD all and singular the premises described above unto the said Martgagee, its successors and assigns forever

If the Mortgagor shall fully pay according to its terms the indebtedness hereby secured than this mortgage shall become null and void.

Mortgagor agrees to pay all taxes, assessments and charges against the above-described premises.

Mortgagor also agrees to maintain insurance in such form and amount as may be satisfactory to the Mortgagee in Mortgagee's favor, and in default thereof Mortgagee may, but is not obligated to, effect said insurance in its own name.

Any amount which Mortgagee may expend to discharge any tax, lien, assessment, obligation, covenant, insurance premium, prior mortgage or any charge whatsoever in connection with the above described real estate shall be an additional lien secured by this mortgage with interest at the highest lawful rate if not prohibited by law, and may be enforced and collected in the same manner as the debt hereby secured.

All obligations of Mortgagor to Mortgagee shall become due, at the option of Mortgagee, without notice or demand, upon any default.

Mortgagor agrees in case of foreclasure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court costs which shall be secured by this mortgage and included in judgment of foreclasure.

This mortgage shall extend, consolidate and renew any existing mortgage held by Mortgages against Mortgagor on the above described real estate

In Wilness Whereof, we have set our hands and seals the day and year first above written

Signed, Sealed, and Delivered in the presence of

(Witness)

(Witness) LEONA GA

(L.S.)

CTT

82-10248 (6-70) - SOUTH CAROLINA

RECORDING FEE